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HUNTON &
WILLIAMSHUNTON & WILLIAMS LLP
1751 Pinnacle Drive
Suite 1700
McLean, Virginia 22102Tel 703-714-7400
Fax 703-714-7410

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FROM

NAME: James R. Miner, Reg. No. 40,444
FLOOR:
DIRECT DIAL: 703-714-7449

MESSAGE

Attached please find the following regarding U.S. Patent Application No. 10/022,438

1. Fax Cover Sheet - 1 page ✓
2. Certificate of Transmission - 1 page ✓
3. Amendment - 14 pages ✓
4. Fee Transmittal - 1 page ✓

IF PROBLEM WITH TRANSMISSION, PLEASE CONTACT OPERATOR AT 703-714-7500.

OPERATOR

DATE: March 2, 2007
TIME:
CLIENT/MATTER NAME: Genworth Financial
CLIENT/MATTER NO.: 52493.000230

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Attorney Docket No. 52493.000230

Application Serial No: (10/022,438)

Certificate Of Transmission Under 37 CFR 1.8

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1. Fax Cover Sheet - 1 page ✓
2. Amendment and Response - 14 pages ✓
3. Fee Transmittal - 1 page ✓
4. Certificate of Transmission - 1 page ✓

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HUNTON & WILLIAMS LLP
1751 PINNACLE DRIVE
SUITE 1700
MCLEAN, VIRGINIA 22102

TEL: 703-714-7400
FAX: 703-714-7410

JAMES R. MINER, ESQ.
Direct Dial: 703-714-7449
EMAIL: jminer@hunton.com

File No: 52493.000230

March 2, 2007

Application Number : 10/022,438 Confirmation No.: 5099
Applicant : STOLTZ
Filed : December 20, 2001
Title : SYSTEM AND METHOD FOR RISK ASSESSMENT
TC/Art Unit : 3623
Examiner: : Beth VAN DOREN

Docket No. 52493.000230
Customer No. 21967

MAIL STOP AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Transmitted herewith is an amendment in the above-identified application. Fees have been calculated as shown below:

CLAIMS AS AMENDED						
	Claims Remaining After Amendment	Highest Number Previously Paid For	Extra	Rate		Amount
				Large Entity	Small Entity	
Number of Claims in Excess of 20	22	20	2	\$ 50.00	\$ 25.00	\$ 100.00
Independent Claims in Excess of 3	3	3	0	\$ 200.00	\$ 100.00	\$ 0.00
First Presentation of Multiple Dependent Claims				\$ 360.00	\$ 180.00	\$ 0.00
Petition for Extension Fee:	a) One Month			\$ 120.00	\$ 60.00	\$ 120.00
	b) Two Months			\$ 450.00	\$ 225.00	\$ 0.00
	c) Three Months			\$ 1020.00	\$ 510.00	\$ 0.00
	d) Four Months			\$ 1590.00	\$ 795.00	\$ 0.00
	e) Five Months			\$ 2160.00	\$ 1080.00	\$ 0.00
Other:						\$ 0.00
TOTAL FEE DUE						\$ 220.00

- ☐ No additional fee is required.
☐ A check in the amount of \$ _____ is attached.
☒ Charge \$ 220.00 to Deposit Account No. 50-0206.
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Respectfully submitted,

By:


James R. Miner, Esq.
Registration No. 40,444

JRM/ml

**RECEIVED
CENTRAL FAX CENTER****MAR 02 2007**Patent Application
U.S. Application No.: 10/022,438
Attorney Docket No.: 52493.000230**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application Number : 10/022,438 Confirmation No.: 5099
Applicant : Allison Stoltz et al.
Filed : December 20, 2001
Title : SYSTEM AND METHOD FOR RISK ASSESSMENT
TC/Art Unit : 3623
Examiner: : Beth VAN DOREN

Docket No. : 52493.000230
Customer No. : 21967

AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated November 02, 2006, please amend the above-identified patent application as follows:

Amendments to the claims begin on page 2.

Remarks begin on page 7.